

**Information to identify the case:**

Debtor 1	<u>Richard T Hasse</u>	Social Security number or ITIN	<b>xxx-xx-2262</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-20261-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard T Hasse

5/13/20

By the court: Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard T Hasse  
 Debtor

Case No. 15-20261-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db +Richard T Hasse, 110 Marie Drive, Pittsburgh, PA 15237-2530  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr JPMorgan Chase Bank, N.A., Chase Records Ctr. Attn: Corr. Mail, Mail Code LA4-5555,  
 Monroe, LA 71203  
 13986763 +Dr. Bradley Levinson, 27 Heckel Rd., Suite 101, Mc Kees Rocks, PA 15136-1672  
 13986765 +Merho Credit Union, 15 Irene Street, Johnstown, PA 15905-4124  
 13991275 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13986766 +PNC Visa, PO Box 3180, Pittsburgh, PA 15230-3180  
 15204592 +Towd Point Mortgage Trust 2020-1, U.S. Bank Natio, Serviced by Select Portfolio Servicing,,  
 PO Box 65250, Salt Lake City, UT 84165-0250  
 14023800 +Township of Ross, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:51:05 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: jennifer.chacon@spservicing.com May 14 2020 03:52:11  
 SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250  
 13986762 EDI: DISCOVER.COM May 14 2020 07:18:00 Discover, PO Box 15316, Wilmington, DE 19850  
 13991340 EDI: DISCOVER.COM May 14 2020 07:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14038169 EDI: ECAST.COM May 14 2020 07:18:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 13986764 +EDI: CITICORP.COM May 14 2020 07:18:00 Home Depot Credit Card, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 14050137 EDI: JPMORGANCHASE May 14 2020 07:18:00 JPMorgan Chase Bank, N.A., 3415 Vision Drive,  
 OH4-7142, Columbus, OH 43219  
 13986767 EDI: JPMORGANCHASE May 14 2020 07:18:00 Slate Chase, PO Box 15153, Wilmington, DE 19886  
 13986761 EDI: JPMORGANCHASE May 14 2020 07:18:00 Chase Bank, PO Box 24696, Columbus, OH 43224  
 14053513 EDI: PRA.COM May 14 2020 07:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13986768 +EDI: CITICORP.COM May 14 2020 07:18:00 Universal Card, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14643721 EDI: ECAST.COM May 14 2020 07:18:00 eCAST Settlement Corporation, PO Box 29262,  
 New York NY 10087-9262

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 cr Select Portfolio Servicing, Inc. as servicer for U  
 cr Township of Ross  
 13991276\* +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13991277\* +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: bsil  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 21

Date Rcvd: May 13, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, N.A. pabk@logs.com  
Lauren M. Lamb on behalf of Debtor Richard T Hasse  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s  
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei  
dl-steinberg.com  
Michael John Clark on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for  
U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2019-PM14  
pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9